

IN THE CLAIMS:

Please cancel Claims 1-14.

Please add the following new claims:

15. (New) A mobile radio communication unit, comprising:

a controller;

at least one storage device, the at least one storage device storing at least one application program and identification information, wherein the identification information identifies a user of the mobile radio communication unit; and

an interface coupled to the controller, the interface being for mechanically and electrically coupling to the at least one storage device, the at least one storage device being attachable to the interface, wherein while the interface is mechanically and electrically coupled to the at least one storage device, the controller is electrically coupled to the at least one storage device, and the application program is adapted to send messages to another application via the interface.

16. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one application program includes a payment application program.

17. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one storage device includes a first storage device and a second storage device, wherein the first storage device stores the at least one application program and the second storage device stores the identification information.

18. (New) A mobile radio communication unit as set forth in claim 17, wherein the first storage device is configured for attachably coupling to the interface.

19. (New) A mobile radio communication unit as set forth in claim 17, wherein the second storage device includes a Subscriber Identity Module (SIM) card that is configured for attachably coupling to the interface.

20. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one application program includes a cash card application program.

21. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one application program includes a credit card application program.

22. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one application program is controllable for being activated to control operations of the controller.

23. (New) A mobile radio communication unit as set forth in claim 15, wherein the mobile radio communication unit is a mobile telephone.

24. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one storage device is configured for attachably coupling to the interface.

25. (New) A mobile radio communication unit as set forth in claim 15, and further comprising a transceiver that is bidirectionally coupled to the controller and to an external communication network.

26. (New) A method for use in operating a mobile radio communication unit that comprises a controller coupled to an interface, the method comprising the steps of:

providing at least one storage device that stores at least one application program and identification information, wherein the identification information identifies a user of the mobile radio communication unit; and

mechanically and electrically coupling the at least one storage device to the interface so that the at least one storage device is attachable to the interface, for enabling the at least one storage device to be electrically coupled to the controller, the application program being adapted to sending messages to another application program via the interface.

27. (New) A method as set forth in claim 26, and further comprising a step of registering a payment transaction with at least one of an external terminal and the at least one application program.

28. (New) A method as set forth in claim 27, wherein prior to the performance of the registering step, further steps are performed of:

entering information into the mobile radio communication unit; and

in response to the entering step, the mobile radio communication unit performs a step of:

comparing the entered information to the identification information to determine if the entered information and the identification information are similar; and, if they are similar, the registering step is performed.

29. (New) A method as set forth in claim 27, wherein the at least one application program has an associated account balance, and wherein the method further comprises a step of decreasing the associated account balance by an amount of the payment transaction.

30. (New) A method as set forth in claim 29, wherein prior to the performance of the decreasing step, further steps are performed of:

receiving information representing the associated account balance from a network; and

storing the received information representing the associated account balance in the mobile radio communication unit.

31. (New) A method as set forth in claim 27, wherein an external storage location stores information specifying a transaction credit value for the mobile radio communication unit, and wherein the method further includes steps of:

retrieving the information specifying the transaction credit value from the external storage location; and

storing the retrieved information specifying the transaction credit value in the mobile radio communication unit.

32. (New) A method as set forth in claim 31, wherein the external storage location is located within an external communication network.

33. (New) A method as set forth in claim 31, wherein the retrieving step includes communicating a Short Message Service (SMS) message from the mobile radio communication unit to the external storage location for retrieving the information specifying the transaction credit value from the external storage location.

34. (New) A method as set forth in claim 27, wherein the mobile radio communication unit has an associated account balance, and wherein prior to the registering step, further steps are performed of:

providing information representing a credit value from a credit source to the mobile radio communication unit, the credit value being at least as great as a value of the payment transaction; and

increasing a value of the associated account balance by the credit value represented by the information provided to the mobile radio communication unit.

35. (New) A method as set forth in claim 34, wherein after the step of registering is performed, a further step is performed of decreasing the value of the associated account balance by the value of the payment transaction.

36. (New) A method as set forth in claim 26, and further comprising steps of:

entering information into the mobile radio communication unit specifying that a payment be made from the mobile radio communication unit to an external terminal;

establishing a communication link between the mobile radio communication unit and the external terminal;

verifying that an account associated with the at least one application program has at least a predetermined balance; and

registering a payment transaction with at least one of the external terminal and the at least one application program.

37. (New) A method as set forth in claim 26, wherein information indicating a balance of a user account is stored in an external storage device, the external storage device being external to the mobile radio communication unit, and wherein further steps are performed of:

entering information into the mobile radio communication unit requesting that the information indicating the balance of the user account be retrieved from the external storage device; and

in response to the mobile radio communication unit receiving the entered information, communicating between the mobile radio communication unit and the external storage device for retrieving from the external storage device the information indicating the balance of the user account.

38. (New) A method as set forth in claim 26, wherein information indicating a balance of a user account is stored in a memory of the mobile radio communication unit, and wherein further steps are performed of:

entering information into the mobile radio communication unit requesting that the information indicating the balance of the user account be retrieved;

in response to the mobile radio communication unit receiving the entered information, retrieving the information indicating the balance of the user account from the memory; and

providing the information indicating the balance of the user account to a user.

39. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one storage device is removable from the interface.

40. (New) The method of claim 26 wherein the at least one storage device is removable from the interface.

41. (New) A method for use in operating a mobile radio communication unit that comprises a controller coupled to an interface, the method comprising the steps of:

providing to the mobile radio communication unit at least one storage device that stores at least one application program and identification information, wherein the identification information identifies a user of the mobile radio communication unit,

mechanically and electrically coupling the at least one storage device to the interface, for enabling the at least one storage device to be electrically coupled to the controller, and the at least one application program being capable of sending messages to another application program via the interface;

providing to the mobile radio communication unit at least one other application program, the at least one other application program relating to a first user account having



a first balance, the one other application program being capable of receiving instructions from the at least one application program, wherein an external storage location stores a second user account having a second balance;

retrieving at least a portion of the second balance from the second user account stored in the external storage location; and

increasing the first balance by an amount that is equal to the portion of second balance retrieved from the second user account.

42. (New) A method as set forth in claim 41, and further comprising a step of decreasing the second balance by an amount that is equal to the portion of second balance retrieved from the second user account.

43. (New) A mobile radio communication unit as set forth in claim 15, wherein the identification information also identifies a telephone number of the mobile radio communication unit.

44. (New) A method as set forth in claim 26, wherein the identification information also identifies a telephone number of the mobile radio communication unit.

45. (New) A method as set forth in claim 43, wherein the first user account is an electronic money purse residing at the mobile radio communication unit, and the first balance is a balance of digital cash for making payments at an electronic point of sale.

46. (New) A control device for use with a mobile communication unit, comprising:

a controller;

at least one storage device for storing at least one application program and identification information, wherein the identification information identifies a user of the mobile radio communication unit; and

an interface for mechanically and electrically coupling the control device to the mobile radio communication unit, the control device being removably attachable by the user to the mobile radio communication unit for bringing the control device into mechanical and electrical contact with the mobile radio communication unit, and the application program being capable of sending messages to another application via the interface.

47. (New) A control device as set forth in claim 46, wherein the at least one application program includes a payment application program.

48. (New) A control device as set forth in claim 46, wherein the at least one storage device includes a first storage device and a second storage device, wherein the first storage device stores the at least one application program and the second storage device stores the identification information.

49. (New) A control device as set forth in claim 48, wherein the first storage device is configured for attachably coupling to the mobile radio communication unit.

50. (New) A control device as set forth in claim 48, wherein the second storage device includes a Subscriber Identity Module (SIM) card that is configured for attachably coupling to the mobile radio communication unit.

51. (New) A control device as set forth in claim 46, wherein the at least one application program includes a cash card application program.

52. (New) A control device as set forth in claim 46, wherein the at least one application program includes a credit card application program.

53. (New) A control device as set forth in claim 46, wherein the at least one application program is controllable for being activated to control operations of the mobile radio communication unit.

54. (New) A control device as set forth in claim 15, wherein the control device is configured for attachably coupling to the interface.

55. (New) A control device as in claim 46, wherein the control device includes the identification information in a Subscriber Identity Module (SIM) for identification of the user of the mobile radio communication unit.

56. (New) A control device as in claim 46, wherein the at least one application program relates to a first user account of the mobile radio communication unit, the first user account having a first balance, and

b' while the interface is mechanically and electrically coupled to the mobile radio communication unit, the at least one application program is configured to control the mobile radio communication unit to retrieve, using wireless communication, at least a portion of a second balance of a second user account being stored in an external storage location and to increase the first balance by an amount that is equal to the portion of the second balance retrieved from the second user account.

57. (New) A control device as in claim 46, wherein the first user account is an electronic money purse, and the at least one application program is adapted to control storage of the portion of the second balance as digital cash in the electronic money purse.

58. (New) A control device as in claim 46, wherein the control device is a smart card.

59. (New) A mobile communication unit as set forth in claim 15, wherein the mobile radio communication unit is for wireless transmission and reception, and the unit is configured to transmit and receive data relating to the application program.

60. (New) A method as set forth in claim 26, wherein the mobile radio communication unit is for wireless transmission and reception, and the unit is configured to transmit and receive data relating to the application program.

61. (New) A method as set forth in claim 41, wherein the mobile radio communication unit is for wireless transmission and reception, and the unit is configured to transmit and receive data relating to the application program.

62. (New) A control device as set forth in claim 46, wherein the mobile radio communication unit is for wireless transmission and reception, and the unit is configured to transmit and receive data relating to the application program.

63. (New) A mobile radio communication unit as set forth in claim 15, wherein the another application program is electrically coupled to controller.

64. (New) A mobile radio communication unit as set forth in claim 15, wherein the at least one storage device includes a first storage device and a second storage device, wherein the first storage device stores the at least one application program and the identification information and the second storage device stores the another application program, and the interface comprises:

a first and a second interface coupled to the controller, the first interface being for mechanically and electrically coupling to the first storage device and the second interface being for mechanically and electrically coupling to the second storage device, the first storage device being attachable to the first interface and the second storage device being attachable to the second interface, wherein while the first interface is mechanically and